## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA HARRISBURG DIVISION

§

Debtor(s)

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/09/2018.
- 2) The plan was confirmed on 03/08/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C  $\S$  1329 on 06/02/2020, 07/01/2020, 01/04/2023, 02/14/2023.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on <u>09/15/2022</u>.
- 5) The case was dismissed on 09/12/2023.
- 6) Number of months from filing or conversion to last payment: 54.
- 7) Number of months case was pending: <u>58</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: <u>\$0.00</u>.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

\$ 21,315.00 Total paid by or on behalf of the debtor(s) \$ 0.00 Less amount refunded to debtor(s)

\$ 21,315.00 **NET RECEIPTS** 

Expenses of Administration:

\$ 0.00 Attorney's Fees Paid Through the Plan \$ 0.00 **Court Costs** \$ 1,669.11 Trustee Expenses & Compensation \$ 0.00 Other

TOTAL EXPENSES OF ADMINISTRATION

\$ 1,669.11

\$ 0.00 Attorney fees paid and disclosed by debtor(s):

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
JAMES P. SHEPPARD, ESQUIRE	Pri	0.00	3,058.50	7,058.50	5,276.50	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	3,606.98	3,606.98	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,694.00	1,694.28	1,694.28	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,122.00	1,122.15	1,122.15	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	916.00	916.81	916.81	0.00	0.00
FREEDOM MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Sec	0.00	1,544.39	0.00	0.00	0.00
WELLSPAN HEALTH	Uns	0.00	3,996.18	3,996.18	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	498.16	498.16	0.00	0.00
PORTFOLIO RECOVERY	Uns	616.00	579.01	579.01	0.00	0.00
CITIBANK, N.A.	Uns	2,367.00	2,367.18	2,367.18	0.00	0.00
FREEDOM MORTGAGE	Sec	201,888.00	202,819.87	19,185.56	14,369.39	0.00
LISA A RYNARD, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00
AARGON AGENCY INC	Uns	667.00	NA	NA	0.00	0.00
AMERASSIST AR SOLUTIONS	Uns	153.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	86.00	NA	NA	0.00	0.00
CACH C/O RESURGENT	Uns	3,606.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Uns	105.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	<b>Scheduled</b>	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
CONVERGENT OUTSOURCING	Uns	1,118.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Uns	334.00	NA	NA	0.00	0.00
ELLEN L BLACK, TAX COLLECTOR	Uns	44.00	NA	NA	0.00	0.00
JP HARRIS ASSOCIATES LLC	Uns	117.60	NA	NA	0.00	0.00
LASALLE UNIVERSITY ECSI	Uns	2,059.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	1,106.55	NA	NA	0.00	0.00
MILITARY STAR	Uns	1,491.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	137.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Uns	6,112.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERV	Uns	1,544.00	NA	NA	0.00	0.00
WEBBANK FINGERHUT	Uns	544.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Uns	168.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:				
	Claim Allowed	Principal Paid	Interest Paid	
Secured Payments:				
Mortgage Ongoing	\$ 19,185.56	\$ 14,369.39	\$ 0.00	
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00	
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00	
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00	
TOTAL SECURED:	\$ 19,185.56	\$ 14,369.39	\$ 0.00	
Priority Unsecured Payments:				
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00	
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00	
All Other Priority	\$ 7,058.50	\$ 5,276.50	\$ 0.00	
TOTAL PRIORITY:	\$ 7,058.50	\$ 5,276.50	\$ 0.00	
GENERAL UNSECURED PAYMENTS:	\$ 14,780.75	\$ 0.00	\$ 0.00	

Disbursements:	
Expenses of Administration Disbursements to Creditors	\$ 1,669.11 \$ 19,645.89
TOTAL DISBURSEMENTS:	\$ 21.315.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/22/2023 By: /s/ Jack N. Zaharopoulos STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.